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Message

Re:

Inventor

William Fitzpatrick

Serial No.

09/696,693

Filing Date

October 25, 2000

Title

SYSTEM FOR PROVIDING FINANCIAL SERVICES

Att'y Docket

74622-037

Attached please find the following:

1) Amendment in response to the Office Action dated April 26, 2005

Please contact John C. Stellabotte at (212) 969-3413 if you have any questions.

FACSIMILE TRANSMISSION CERTIFICATE

I hereby certify that these papers are being facsimile transmitted to the Patent and Trademark Office on the date shown below.

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Name of person signing the certification

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Date

U.S.A.N. 09/696,693

Attorney Docket No. 74622-037

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Group Art Unit 3628

RECEIVED CENTRAL FAX CENTER

JUL 2 2 2005

Application of:

William FITZPATRICK, ET AL.

Filed:

October 25, 2000

Serial No.

09/696,693

Title

SYSTEM FOR PROVIDING

FINANCIAL SERVICES

AMENDMENT

Sir:

In response to the Office Action dated April 26, 2005, the Examiner is respectfully requested to favorably reconsider the above-identified patent application for the following reasons:

The listing of claims begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.